

New York State Thruway Authority
Standard Insurance Limits - Contracts

Following are the general insurance requirements for different types of Authority contracts. Additional coverage may be required based on the type and scope of services of the contract; see the specific contract for requirements.

Evidence of insurance shall be provided on the ACORD 25 (2001/08) CERTIFICATE OF LIABILITY INSURANCE accompanied by the Authority's SUPPLEMENTAL INSURANCE CERTIFICATE (TA-W51343-9) and the appropriate Workers' Compensation & Disability Benefits documentation (see footnotes below).

When developing a contract, contact the Bureau of Asset Management - Insurance Compliance unit (518-436-2891) to determine coverage types and limits.

Contract Type	Commercial General Liability (1)		Owners & Contractors Protective Liability		Business Auto Liability (1)	Excess (Umbrella) Liability	Professional Liability		Builders' Risk	Railroad Protective	Environ-mental	Marine	Surety Bonds		Workers' Comp/ Disability Benefits (5)
	Each Occurrence	General Aggregate	Each Occurrence	General Aggregate	Combined Single Limit		Each Occurrence	General Aggregate					Performance	Labor & Materials	
Architectural	\$1,000,000	\$2,000,000			\$1,000,000	(1)	\$1,000,000	\$2,000,000							Limits as required by Law
Engineering	\$1,000,000	\$2,000,000			\$1,000,000	(1)	\$1,000,000	\$2,000,000		(6)	(4)	(4)			
Construction															
< \$1M	\$1,000,000	\$2,000,000	\$1,000,000	\$2,000,000	\$1,000,000	(1)			(2)	(6)	(4)	(4)	(3)	(3)	
\$1M - \$10M	\$1,000,000	\$2,000,000	\$1,000,000	\$2,000,000	\$1,000,000	\$3,000,000			(2)	(6)	(4)	(4)	(3)	(3)	
\$10M - \$25M	\$5,000,000	\$5,000,000	\$1,000,000	\$2,000,000	\$1,000,000	(1)			(2)	(6)	(4)	(4)	(3)	(3)	
\$25M - \$50M	\$10,000,000	\$10,000,000	\$1,000,000	\$2,000,000	\$1,000,000	(1)			(2)	(6)	(4)	(4)	(3)	(3)	
> \$50M	\$25,000,000	\$25,000,000	\$1,000,000	\$2,000,000	\$1,000,000	(1)			(2)	(6)	(4)	(4)	(3)	(3)	
Personal Service	\$1,000,000	\$2,000,000			(4)	(1)	(4)	(4)	(4)	(6)	(4)	(4)	(4)	(4)	
Purchasing	\$1,000,000	\$2,000,000			(4)	(1)			(4)				(4)	(4)	
Lease	\$1,000,000	\$2,000,000			(4)	(1)									

- (1) If limits for Commercial General Liability or Business Automobile Liability have not been satisfied, contractor must submit proof of an Excess Liability policy.
The limit requirements for this policy must be equal to an amount that when combined with the limit of the standard policy is equal to or greater than the required limit.
- (2) Builders' Risk insurance policy with limits equal to the value of the contract will be required for all Bridge and Architectural construction projects.
- (3) Surety in the form of a bond equal to the value of the contract.
- (4) Additional coverage may be required; see specific contract for requirements.
- (5) Evidence of Workers' Compensation & Disability Benefits insurance must be provided on the appropriate NYS Workers' Compensation Board forms. Examples: Certificate of NYS Workers' Compensation Insurance Coverage C-105.2 and Certificate Of Insurance Coverage Under The NYS Disability Benefits Law DB-120.1.
- (6) To be determined by the appropriate railroad.